

Behavioral Health is Essential To Health • Prevention Works • Treatment is Effective • People Recover



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## *Understanding Health Reform*

### What does health reform do?

The Affordable Care Act was passed by Congress and signed into law by President Obama on March 23, 2010; the comprehensive health care reform has a number of changes that will affect you, your family and your friends. Implementation of health reform will make health care more affordable, make health insurers more accountable, expand health coverage to all Americans, and make the health system sustainable, stabilizing family budgets, the Federal budget, and the economy:

- It makes insurance more **affordable** by providing the largest middle class tax cut for health care in history, reducing premium costs for tens of millions of families and small business owners who are priced out of coverage today. This helps 32 million Americans afford health care who do not get it today—and makes coverage more affordable for many more. Under the plan, 95% of Americans will be insured.
- It sets up a **new competitive health insurance market** giving millions of Americans the same choices of insurance that members of Congress will have.
- It brings **greater accountability** to health care by laying out commonsense rules of the road to keep premiums down and prevent

insurance industry abuses and denial of care.

- It will **end discrimination** against Americans with pre-existing conditions.
- It puts our **budget and economy on a more stable path** by reducing the deficit by more than \$100 billion over the next ten years—and more than \$1 trillion over the second decade—by cutting government overspending and reining in waste, fraud and abuse.

### **Become involved in the health care change process:**

With the number of changes in the health care system at both the federal and local levels, you may want to be involved in the change process and also be prepared for the changes coming your way. By becoming involved you can have a greater influence on what type of health care system you would like to see by molding benefit plans, constructing health insurance exchanges or influencing proposed health care regulations. Some things you can do to participate are:

- Attending stakeholder groups on health care reform that states will be using to obtain feedback on their efforts.



- Participating in State specific committees that are advising the state on a regular basis on key areas (e.g. some listed below).
- Disseminating information from your state regarding health care reform milestones, dates and progress.
- Remaining informed—sign up for updates (electronic or hard copy newsletters).
- Partner with other groups (i.e. people with disabilities) to maximize your voice

By becoming involved you can help ensure that the behavioral health voice in your community is part of the changing landscape of health reform. To find out how to become involved, contact the following:

1. Your state representative, senator, governor, state health department, state insurance office, or state behavioral health department to find out what activities are occurring at the state level and how to get involved.
2. Your Congressperson for additional information about federal government activities regarding health reform implementation.
  - To comment on federal regulations go to: <http://www.regulations.gov>
  - To participate in federal established councils or groups go to: <http://www.healthcare.gov/center/councils>
3. An advocacy group to become involved at the local or state level; some suggestions are:
  - National Coalition for Mental Health Recovery: <http://www.ncmhr.org>
  - Depression and Bipolar Support Alliance: <http://www.dbsalliance.org>
  - Mental Health America: <http://www.nmha.org>
  - National Alliance on Mental Illness: <http://www.nami.org>
  - Bazelon Center for Mental Health Law: <http://www.bazelon.org>
  - Legal Action Center: <http://www.lac.org>
  - FAVOR: <http://www.facesandvoicesofrecovery.org>
  - Community Anti-Drug Coalitions of America: <http://www.cadca.org/>
  - National Empowerment Center: <http://www.power2u.org/>

### **Health Care Changes that you should be aware of:**

- **No lifetime limits and restrictions on annual limits on health insurance:** Currently, insurance companies will be prohibited from imposing lifetime dollar limits on essential health care coverage and annual limits will be restricted.
- **No denial or exclusion of health coverage based on pre-existing conditions:** Already in effect, job-based health plans and new individual plans won't be allowed to deny or exclude coverage for your children (under age 19) based on a pre-existing condition including a disability or behavioral health condition.

## Where can I find more information on Health Reform?

The Affordable Care Act was passed by Congress and signed into law by President Obama on March 23, 2010; the comprehensive health care reform has a number of changes that will affect you, your family and your friends. There are a number of resources available to help you find information about the Affordable Care Act. Some resources available are:

- <http://www.healthcare.gov>
- <http://www.samhsa.gov/healthreform>
- <http://www.samhsablog.gov>
- <http://www.hhs.gov>
- <http://www.ncsl.org>

The most comprehensive resource available is the federal government's new website [www.healthcare.gov](http://www.healthcare.gov). [Healthcare.gov](http://www.healthcare.gov) provides you with a number of resources. On [healthcare.gov](http://www.healthcare.gov) you can:

- Find and compare health care coverage options in your state, including Medicaid services.
- Access information and timelines about the different provisions in the Affordable Care Act.
- Compare care quality of hospitals.
- Learn about health prevention and get prevention tips.

If you want to know more about your rights under the Affordable Care Act, go to: [http://www.healthcare.gov/law/provisions/billofright/patient\\_bill\\_of\\_rights.html](http://www.healthcare.gov/law/provisions/billofright/patient_bill_of_rights.html)

Starting in January 1, 2014, these same plans won't be allowed to deny or exclude anyone or charge more for a pre-existing condition including a disability.

- **Expanded coverage for dependents:** Yes, as of September 23, 2010, if you have a child under the age of 26, you can generally insure him or her if your policy allows for dependent coverage. Dependent coverage is insurance coverage for family members of the policyholder, such as spouses, children, or partners. If you currently have insurance coverage, dependent coverage starts once your health insurance plan starts a new policy year starting after September 23rd. The only exception to this benefit is if you have an existing job-based plan and your children can get their own job-based coverage.
- **No cost-sharing on preventive and wellness benefits:** Cost-sharing has been eliminated for preventive and wellness benefits. If you or your family enrolls in a new health plan on or after September 23, 2010, then that plan will be required to cover recommended preventive services without charging you a co-pay, co-insurance or deductible.
- **Closing Medicare "donut hole":** The "donut hole" occurs when a person is enrolled in Medicare Part D and reaches the prescription drug coverage limit of \$2,830. Once you hit that limit, Medicare will no longer cover prescription drug costs until your out of pocket spending reaches \$4,550. The Affordable Care Act eliminates this:
  - First, in 2010 anyone in the "donut hole" will receive a \$250 tax free rebate.
  - Starting January 1, 2011, anyone in the "donut hole" will receive a 50% discount on covered brand-name drugs. Between 2010 and 2020, you'll get continuous Medicare coverage for your prescription drugs.

## Health Care Changes coming in the near future that you should be aware of:

- **Expanded Medicaid coverage:** Starting January 1, 2014, you may be eligible to receive health coverage through the expanded Medicaid program. The change allows people with income up to 133% of the federal poverty level or about \$14,500 per year for an individual and \$30,000 for a family of four to receive coverage through Medicaid. For more information check with your State Health and Human Services Department Office at <http://www.healthcare.gov>.
- **Option to purchase health insurance through an "exchange":** Starting January 1, 2014, you will be able to choose which health plan best suits you by purchasing through a health insurance exchange. An exchange is a new open and competitive marketplace where individuals, including those who don't have coverage or who can't afford coverage through their employer, and small businesses can buy affordable health plans. For more information on exchanges, please visit <http://www.healthcare.gov>.
- **Limits on insurance companies:** One of many limits, starting in January 1, 2014, job-based and new individual insurance plans won't be able to exclude you from coverage or charge you a higher premium for a pre-existing condition, including a disability or a behavioral health condition.